Certificate Number: 16339-PAE-DE-034767581

Bankruptcy Case Number: 20-12480



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 12, 2020</u>, at <u>4:28</u> o'clock <u>PM EDT</u>, <u>Gwendolyn Martin</u> completed a course on personal financial management given <u>by telephone</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: August 12, 2020 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor